

Information to identify the case:

Debtor 1	Mattie E Fisher	Social Security number or ITIN	xxx-xx-9767
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-10062-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mattie E Fisher

4/7/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Mattie E Fisher
DebtorCase No. 12-10062-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 1
Total Noticed: 17

Date Rcvd: Apr 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2017.

db
512714923 +Mattie E Fisher, 301 Hendricks Street, Pleasantville, NJ 08232-2161
Atlantic City Electric Company, Pepco Holdings, Inc., Mail Stop:84CP42,
Carneys Point, NJ 08069-3600

512659628 +Atlantic County Special Civil Part, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4510
512659630 +McCabe, Weisberg & Conway, PC, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
512686457 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
512659631 +New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331
512659632 South Jersey Gas, PO Box 3121, Southeastern, PA 19398-3121
512911352 +South Jersey Gas Company, PO Box 577, Att: Mrs. L. Flemming, Hammonton NJ 08037-0577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 07 2017 22:46:26 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 07 2017 22:46:21 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

lm E-mail/Text: camanagement@mtb.com Apr 07 2017 22:46:13 M&T Bank, PO Box 1288,
Buffalo, NY 14240-1288

512659627 +E-mail/Text: bankruptcy@pepcoholdings.com Apr 07 2017 22:46:07 Atlantic City Electric,
PO Box 13610, Philadelphia, PA 19101-3610

512770990 +E-mail/Text: bankruptcy@cavps.com Apr 07 2017 22:46:43 Cavalry Portfolio Services LLC,
500 Summit Lake Drive Suite 400, Valhalla New York 10595-2322

512800126 E-mail/Text: camanagement@mtb.com Apr 07 2017 22:46:13 M&T Bank, Attn: Payment Processing,
PO Box 1288, Buffalo, NY 14240-1288

512659629 E-mail/Text: camanagement@mtb.com Apr 07 2017 22:46:13 M&T Bank, PO Box 62182,
Baltimore, MD 21264-2182

512718326 +E-mail/Text: csc.bankruptcy@amwater.com Apr 07 2017 22:47:16 New Jersey American Water,
PO Box 578, Alton, IL 62002-0578

512744112 E-mail/Text: ebn@vativrecovery.com Apr 07 2017 22:46:10 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
PO Box 40728, Houston TX 77240-0728

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +McCabe, Weisberg & Conway, PC, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
cr* +Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 09, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Loss Mitigation M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com

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Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

Seymour Wasserstrum on behalf of Debtor Mattie E Fisher mylawyer7@aol.com, ecfs@seymourlaw.net

TOTAL: 6